

Freeze Your Credit Information

Keep *Unwanted Visitors* out in the Cold



Frequent moves and deployments can make identifying and addressing identity theft extra challenging for service members. Get a step ahead and take advantage of tools that safeguard your credit.

Placing a credit freeze is one of the strongest ways to protect yourself from identity theft.



How does a credit freeze work?

Implement a no-cost credit freeze to keep identity thieves from opening fraudulent accounts.

- A credit freeze is the best tool to restrict access to your credit report.
- » This makes it harder for identity thieves to open new accounts using your identification.
- Creditors need your credit information before they approve a new account.
- » Because creditors cannot see your information during a credit freeze, they are not likely to extend new credit.



How do I initiate a credit freeze?

Contact each of the three nationwide credit bureaus: Equifax, Experian and TransUnion.

- Provide your name, address, date of birth, Social Security number and other personal information.
- Receive a unique PIN or password from each credit bureau.
- Keep the PIN in a safe place. You will need it when you decide to lift the freeze.



How do I lift a credit freeze?

You can temporarily lift or permanently remove a credit freeze as necessary.

- If the request is made online or over the phone, the credit bureau must lift the freeze within one hour.
- If the request is made by mail, the bureau has three business days to lift the freeze after receiving your request.



How can I spot identity theft early?

Review your credit report for accuracy.

- Each of the three nationwide credit reporting agencies must provide you with your credit report every 12 months upon your request.
- To request your credit report, visit AnnualCreditReport.com.

Did you know?



You can protect your children from identity theft, too.

Place a no-cost credit freeze for children age 16 and under by contacting the three credit agencies.

Visit www.consumer.ftc.gov, www.equifax.com, www.experian.com and www.transunion.com for more information on credit freezes.

You have accredited personal financial managers and counselors at your fingertips. Set up a no-cost appointment at your nearest Family Center to learn more about protecting your credit.

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